IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s)	:	Jagdeep Singh Sahota, et al.
Application No.	:	10/642,878
Date of Filing	:	August 18, 2003
Title	:	METHOD AND SYSTEM FOR GENERATING A DYNAMIC VERIFICATION VALUE
Art Unit	:	3693
Confirmation No.	:	3312
Examiner	:	Paul W. Shumate
Customer No.	:	65357
Attorney Docket No.	:	P-15100US (930676.00150)

RESPONSE TO OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office action mailed June 10, 2009, (the "Office Action") please consider the Amendments and Remarks beginning on the following pages.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 13 of this paper.